

Part III

Administrative, Procedural, and Miscellaneous

26 CFR 601.201: Rulings and determination letters.
(Also: Part I, Sections 846; 1.846-1.)

Rev. Proc. 2015-52

SECTION 1. PURPOSE

This revenue procedure prescribes the loss payment patterns and discount factors for the 2015 accident year. These factors will be used to compute discounted unpaid losses under § 846 of the Internal Revenue Code. See Rev. Proc. 2012-44, 2012-49 I.R.B. 645, for background concerning the loss payment patterns and application of the discount factors.

SECTION 2. SCOPE

This revenue procedure applies to any taxpayer that is required to discount unpaid losses under § 846 for a line of business using the discount factors published by the Secretary.

SECTION 3. TABLES OF DISCOUNT FACTORS

.01 The following tables present separately for each line of business the discount factors under § 846 for accident year 2015. All the discount factors presented in this section were

determined using the applicable interest rate under § 846(c) for 2015, which is 1.68 percent, and by assuming all loss payments occur in the middle of the calendar year.

.02 If the groupings of individual lines of business on the annual statement change, taxpayers must discount unpaid losses on the resulting line of business in accordance with the discounting patterns that would have applied to those unpaid losses based on their classification on the 2010 annual statement. See Rev. Proc. 2012-44, 2012-49 I.R.B. 645, section 2, for additional background on discounting under § 846 and the use of the Secretary's tables.

.03 Section V of Notice 88-100, 1988-2 C.B. 439, sets forth a composite method for computing discounted unpaid losses for accident years that are not separately reported on the annual statement. The tables separately provide discount factors for taxpayers who elect to use the composite method of section V of Notice 88-100. See Rev. Proc. 2002-74, 2002-2 C.B. 980.

.04 Tables.

Accident and Health (Other Than Disability Income or Credit Disability Insurance)

Taxpayers that do not use the composite method of Notice 88-100 should use 99.1704 percent to discount unpaid losses incurred in this line of business in the 2015 accident year and that are outstanding at the end of the 2015 and later taxable years.

Taxpayers that use the composite method of Notice 88-100 should use 99.1704 percent to discount all unpaid losses in this line of business that are outstanding at the end of the 2015 taxable year.

Auto Physical Damage

Tax Year	Estimated Cumulative Losses Paid (%)	Estimated Losses Paid Each Year (%)	Unpaid Losses at Year End (%)	Discounted Unpaid Losses at Year End (%)	Discount Factors (%)
2015	90.2657	90.2657	9.7343	9.6474	99.1071
2016	99.7478	9.4822	0.2522	0.2480	98.3512

Taxpayers that do not use the composite method of Notice 88-100 should use the following factor to discount unpaid losses incurred in this line of business in the 2015 accident year and that are outstanding at the end of the tax year shown.

2017 and later years	0.1261	0.1261	0.1250	99.1704
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Taxpayers that use the composite method of Notice 88-100 should use 99.1704 percent to discount unpaid losses incurred in this line of business in 2015 and prior years and that are outstanding at the end of the 2017 taxable year.

Commercial Auto/Truck Liability/Medical

Tax Year	Estimated Cumulative Losses Paid (%)	Estimated Losses Paid Each Year (%)	Unpaid Losses at Year End (%)	Discounted Unpaid Losses at Year End (%)	Discount Factors (%)
2015	25.7034	25.7034	74.2966	71.6547	96.4441
2016	48.2664	22.5629	51.7336	50.1068	96.8554
2017	67.8834	19.6171	32.1166	31.1674	97.0447
2018	82.0630	14.1795	17.9370	17.3929	96.9664
2019	90.4161	8.3532	9.5839	9.2621	96.6421
2020	94.6293	4.2132	5.3707	5.1693	96.2490
2021	97.0203	2.3910	2.9797	2.8451	95.4824
2022	98.2283	1.2081	1.7717	1.6748	94.5294
2023	98.6653	0.4370	1.3347	1.2623	94.5726
2024	98.8635	0.1982	1.1365	1.0836	95.3460

Taxpayers that do not use the composite method of Notice 88-100 should use the following factors to discount unpaid losses incurred in this line of business in the 2015 accident year and that are outstanding at the end of the tax year shown.

2025	0.1982	0.9382	0.9019	96.1261
2026	0.1982	0.7400	0.7171	96.9117
2027	0.1982	0.5417	0.5293	97.6994
2028	0.1982	0.3435	0.3383	98.4775
2029 and later years	0.1982	0.1453	0.1441	99.1704

Taxpayers that use the composite method of Notice 88-100 should use 96.6667 percent to discount unpaid losses incurred in this line of business in 2015 and prior years and that are outstanding at the end of the 2025 taxable year.

Composite

Tax Year	Estimated Cumulative Losses Paid (%)	Estimated Losses Paid Each Year (%)	Unpaid Losses at Year End (%)	Discounted Unpaid Losses at Year End (%)	Discount Factors (%)
2015	39.5281	39.5281	60.4719	57.6269	95.2953
2016	62.0267	22.4986	37.9733	35.9082	94.5617
2017	73.7017	11.6750	26.2983	24.7388	94.0699
2018	80.0846	6.3830	19.9154	18.7181	93.9881
2019	85.7818	5.6971	14.2182	13.2878	93.4557
2020	90.2809	4.4992	9.7191	8.9742	92.3358
2021	91.9588	1.6778	8.0412	7.4331	92.4370
2022	92.9722	1.0134	7.0278	6.5360	93.0027
2023	94.0835	1.1113	5.9165	5.5252	93.3872
2024	94.7469	0.6634	5.2531	4.9492	94.2135

Taxpayers that do not use the composite method of Notice 88-100 should use the following factors to discount unpaid losses incurred in this line of business in the 2015 accident year and that are outstanding at the end of the tax year shown.

2025	0.6634	4.5898	4.3634	95.0678
2026	0.6634	3.9264	3.7678	95.9602
2027	0.6634	3.2631	3.1622	96.9087
2028	0.6634	2.5997	2.5464	97.9500
2029 and later years	0.6634	1.9364	1.9203	99.1704

Taxpayers that use the composite method of Notice 88-100 should use 95.7290 percent to discount unpaid losses incurred in this line of business in 2015 and prior years and that are outstanding at the end of the 2025 taxable year.

Fidelity/Surety

Tax Year	Estimated Cumulative Losses Paid (%)	Estimated Losses Paid Each Year (%)	Unpaid Losses at Year End (%)	Discounted Unpaid Losses at Year End (%)	Discount Factors (%)
2015	22.8449	22.8449	77.1551	75.4362	97.7720
2016	55.8585	33.0137	44.1415	43.4137	98.3512

Taxpayers that do not use the composite method of Notice 88-100 should use the following factor to discount unpaid losses incurred in this line of business in the 2015 accident year and that are outstanding at the end of the tax year shown.

2017 and later years	22.0707	22.0707	21.8877	99.1704
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Taxpayers that use the composite method of Notice 88-100 should use 99.1704 percent to discount unpaid losses incurred in this line of business in 2015 and prior years and that are outstanding at the end of the 2017 taxable year.

Financial Guaranty/Mortgage Guaranty

Tax Year	Estimated Cumulative Losses Paid (%)	Estimated Losses Paid Each Year (%)	Unpaid Losses at Year End (%)	Discounted Unpaid Losses at Year End (%)	Discount Factors (%)
2015	6.2515	6.2515	93.7485	91.5779	97.6847
2016	43.0154	36.7639	56.9846	56.0450	98.3512

Taxpayers that do not use the composite method of Notice 88-100 should use the following factor to discount unpaid losses incurred in this line of business in the 2015 accident year and that are outstanding at the end of the tax year shown.

2017 and later years	28.4923	28.4923	28.2559	99.1704
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Taxpayers that use the composite method of Notice 88-100 should use 99.1704 percent to discount unpaid losses incurred in this line of business in 2015 and prior years and that are outstanding at the end of the 2017 taxable year.

International (Composite)

Tax Year	Estimated Cumulative Losses Paid (%)	Estimated Losses Paid Each Year (%)	Unpaid Losses at Year End (%)	Discounted Unpaid Losses at Year End (%)	Discount Factors (%)
2015	39.5281	39.5281	60.4719	57.6269	95.2953
2016	62.0267	22.4986	37.9733	35.9082	94.5617
2017	73.7017	11.6750	26.2983	24.7388	94.0699
2018	80.0846	6.3830	19.9154	18.7181	93.9881
2019	85.7818	5.6971	14.2182	13.2878	93.4557
2020	90.2809	4.4992	9.7191	8.9742	92.3358
2021	91.9588	1.6778	8.0412	7.4331	92.4370
2022	92.9722	1.0134	7.0278	6.5360	93.0027
2023	94.0835	1.1113	5.9165	5.5252	93.3872
2024	94.7469	0.6634	5.2531	4.9492	94.2135

Taxpayers that do not use the composite method of Notice 88-100 should use the following factors to discount unpaid losses incurred in this line of business in the 2015 accident year and that are outstanding at the end of the tax year shown.

2025	0.6634	4.5898	4.3634	95.0678
2026	0.6634	3.9264	3.7678	95.9602
2027	0.6634	3.2631	3.1622	96.9087
2028	0.6634	2.5997	2.5464	97.9500
2029 and later years	0.6634	1.9364	1.9203	99.1704

Taxpayers that use the composite method of Notice 88-100 should use 95.7290 percent to discount unpaid losses incurred in this line of business in 2015 and prior years and that are outstanding at the end of the 2025 taxable year.

Medical Professional Liability -- Claims-Made

Tax Year	Estimated Cumulative Losses Paid (%)	Estimated Losses Paid Each Year (%)	Unpaid Losses at Year End (%)	Discounted Unpaid Losses at Year End (%)	Discount Factors (%)
2015	6.3462	6.3462	93.6538	88.8244	94.8434
2016	23.0958	16.7496	76.9042	73.4270	95.4785
2017	41.6827	18.5868	58.3173	55.9182	95.8861
2018	56.5267	14.8440	43.4733	41.8895	96.3568
2019	71.2882	14.7615	28.7118	27.7083	96.5047
2020	82.3023	11.0141	17.6977	17.0675	96.4390
2021	86.5143	4.2120	13.4857	13.1070	97.1918
2022	91.1422	4.6279	8.8578	8.6606	97.7734
2023	94.8664	3.7242	5.1336	5.0507	98.3855
2024	97.5408	2.6745	2.4592	2.4388	99.1704

Taxpayers that do not use the composite method of Notice 88-100 should use the following factor to discount unpaid losses incurred in this line of business in the 2015 accident year and that are outstanding at the end of the tax year shown.

2025 and later years	2.4592	–	–	99.1704
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Taxpayers that use the composite method of Notice 88-100 should use 99.1704 percent to discount unpaid losses incurred in this line of business in 2015 and prior years and that are outstanding at the end of the 2025 taxable year.

Medical Professional Liability -- Occurrence

Tax Year	Estimated Cumulative Losses Paid (%)	Estimated Losses Paid Each Year (%)	Unpaid Losses at Year End (%)	Discounted Unpaid Losses at Year End (%)	Discount Factors (%)
2015	1.2044	1.2044	98.7956	91.1506	92.2618
2016	4.3376	3.1332	95.6624	89.5225	93.5817
2017	11.8161	7.4785	88.1839	83.4854	94.6719
2018	24.7088	12.8928	75.2912	71.8874	95.4792
2019	42.3863	17.6774	57.6137	55.2698	95.9316
2020	57.1600	14.7738	42.8400	41.3010	96.4076
2021	68.9797	11.8196	31.0203	30.0763	96.9568
2022	82.4247	13.4450	17.5753	17.0241	96.8638
2023	86.7084	4.2837	13.2916	12.9906	97.7352
2024	91.6701	4.9617	8.3299	8.2056	98.5079

Taxpayers that do not use the composite method of Notice 88-100 should use the following factor to discount unpaid losses incurred in this line of business in the 2015 accident year and that are outstanding at the end of the tax year shown.

2025 and later years	4.9617	3.3683	3.3403	99.1704
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Taxpayers that use the composite method of Notice 88-100 should use 98.5586 percent to discount unpaid losses incurred in this line of business in 2015 and prior years and that are outstanding at the end of the 2025 taxable year.

Miscellaneous Casualty

Tax Year	Estimated Cumulative Losses Paid (%)	Estimated Losses Paid Each Year (%)	Unpaid Losses at Year End (%)	Discounted Unpaid Losses at Year End (%)	Discount Factors (%)
2015	69.0731	69.0731	30.9269	30.3163	98.0258
2016	85.5169	16.4438	14.4831	14.2443	98.3512

Taxpayers that do not use the composite method of Notice 88-100 should use the following factor to discount unpaid losses incurred in this line of business in the 2015 accident year and that are outstanding at the end of the tax year shown.

2017 and later years	7.2415	7.2415	7.1815	99.1704
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Taxpayers that use the composite method of Notice 88-100 should use 99.1704 percent to discount unpaid losses incurred in this line of business in 2015 and prior years and that are outstanding at the end of the 2017 taxable year.

Multiple Peril Lines (Homeowners/Farmowners, Commercial Multiple Peril, and Special Liability (Ocean Marine, Aircraft (All Perils), Boiler and Machinery))

Tax Year	Estimated Cumulative Losses Paid (%)	Estimated Losses Paid Each Year (%)	Unpaid Losses at Year End (%)	Discounted Unpaid Losses at Year End (%)	Discount Factors (%)
2015	60.9719	60.9719	39.0281	37.8177	96.8985
2016	82.9059	21.9341	17.0941	16.3355	95.5623
2017	89.2783	6.3724	10.7217	10.1842	94.9872
2018	91.5605	2.2822	8.4395	8.0540	95.4327
2019	94.4255	2.8649	5.5745	5.3004	95.0828
2020	96.5899	2.1644	3.4101	3.2069	94.0420
2021	97.6023	1.0124	2.3977	2.2399	93.4201
2022	98.0034	0.4011	1.9966	1.8731	93.8151
2023	98.3410	0.3376	1.6590	1.5642	94.2830
2024	98.5727	0.2317	1.4273	1.3568	95.0605

Taxpayers that do not use the composite method of Notice 88-100 should use the following factors to discount unpaid losses incurred in this line of business in the 2015 accident year and that are outstanding at the end of the tax year shown.

2025	0.2317	1.1957	1.1460	95.8478
2026	0.2317	0.9640	0.9317	96.6463
2027	0.2317	0.7324	0.7138	97.4581
2028	0.2317	0.5007	0.4922	98.2899
2029 and later years	0.2317	0.2691	0.2668	99.1704

Taxpayers that use the composite method of Notice 88-100 should use 96.3945 percent to discount unpaid losses incurred in this line of business in 2015 and prior years and that are outstanding at the end of the 2025 taxable year.

Other (Including Credit)

Tax Year	Estimated Cumulative Losses Paid (%)	Estimated Losses Paid Each Year (%)	Unpaid Losses at Year End (%)	Discounted Unpaid Losses at Year End (%)	Discount Factors (%)
2015	54.6589	54.6589	45.3411	44.5795	98.3204
2016	84.2314	29.5725	15.7686	15.5086	98.3512

Taxpayers that do not use the composite method of Notice 88-100 should use the following factor to discount unpaid losses incurred in this line of business in the 2015 accident year and that are outstanding at the end of the tax year shown.

2017 and later years	7.8843	7.8843	7.8189	99.1704
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Taxpayers that use the composite method of Notice 88-100 should use 99.1704 percent to discount unpaid losses incurred in this line of business in 2015 and prior years and that are outstanding at the end of the 2017 taxable year.

Other Liability -- Claims-Made

Tax Year	Estimated Cumulative Losses Paid (%)	Estimated Losses Paid Each Year (%)	Unpaid Losses at Year End (%)	Discounted Unpaid Losses at Year End (%)	Discount Factors (%)
2015	7.4270	7.4270	92.5730	87.4800	94.4984
2016	25.2808	17.8538	74.7192	70.9466	94.9508
2017	44.2108	18.9301	55.7892	53.0500	95.0902
2018	56.4956	12.2848	43.5044	41.5538	95.5162
2019	69.2838	12.7883	30.7162	29.3566	95.5739
2020	77.6662	8.3823	22.3338	21.3974	95.8070
2021	83.1572	5.4910	16.8428	16.2199	96.3016
2022	88.1777	5.0205	11.8223	11.4299	96.6807
2023	93.1315	4.9539	6.8685	6.6266	96.4791
2024	92.9490	-0.1826	7.0510	6.9221	98.1708

Taxpayers that do not use the composite method of Notice 88-100 should use the following factors to discount unpaid losses incurred in this line of business in the 2015 accident year and that are outstanding at the end of the tax year shown.

2025	3.2639	3.7871	3.7471	98.9441
2026 and later years	3.2639	0.5232	0.5189	99.1704

Taxpayers that use the composite method of Notice 88-100 should use 98.9650 percent to discount unpaid losses incurred in this line of business in 2015 and prior years and that are outstanding at the end of the 2025 taxable year.

Other Liability -- Occurrence

Tax Year	Estimated Cumulative Losses Paid (%)	Estimated Losses Paid Each Year (%)	Unpaid Losses at Year End (%)	Discounted Unpaid Losses at Year End (%)	Discount Factors (%)
2015	10.0721	10.0721	89.9279	83.6425	93.0106
2016	24.3995	14.3274	75.6005	70.6004	93.3861
2017	37.3366	12.9372	62.6634	58.7411	93.7408
2018	52.4142	15.0776	47.5858	44.5242	93.5663
2019	64.3437	11.9295	35.6563	33.2430	93.2318
2020	73.7950	9.4512	26.2050	24.2712	92.6202
2021	79.7756	5.9807	20.2244	18.6482	92.2067
2022	84.0963	4.3206	15.9037	14.6047	91.8321
2022	85.6878	1.5915	14.3122	13.2452	92.5451
2024	86.9224	1.2346	13.0776	12.2229	93.4639

Taxpayers that do not use the composite method of Notice 88-100 should use the following factors to discount unpaid losses incurred in this line of business in the 2015 accident year and that are outstanding at the end of the tax year shown.

2025	1.2346	11.8431	11.1833	94.4293
2026	1.2346	10.6085	10.1263	95.4547
2027	1.2346	9.3740	9.0516	96.5607
2028	1.2346	8.1394	7.9587	97.7804
2029 and later years	1.2346	6.9048	6.8476	99.1704

Taxpayers that use the composite method of Notice 88-100 should use 95.2710 percent to discount unpaid losses incurred in this line of business in 2015 and prior years and that are outstanding at the end of the 2025 taxable year.

Private Passenger Auto Liability/Medical

Tax Year	Estimated Cumulative Losses Paid (%)	Estimated Losses Paid Each Year (%)	Unpaid Losses at Year End (%)	Discounted Unpaid Losses at Year End (%)	Discount Factors (%)
2015	42.9881	42.9881	57.0119	55.5802	97.4887
2016	71.9931	29.0051	28.0069	27.2662	97.3556
2017	84.8250	12.8318	15.1750	14.7851	97.4308
2018	92.3500	7.5251	7.6500	7.4455	97.3277
2019	96.2665	3.9165	3.7335	3.6213	96.9973
2020	97.9880	1.7214	2.0120	1.9463	96.7363
2021	98.7958	0.8078	1.2042	1.1645	96.7011
2022	99.2445	0.4487	0.7555	0.7315	96.8343
2023	99.4543	0.2097	0.5457	0.5324	97.5483
2024	99.6370	0.1827	0.3630	0.3570	98.3568

Taxpayers that do not use the composite method of Notice 88-100 should use the following factor to discount unpaid losses incurred in this line of business in the 2015 accident year and that are outstanding at the end of the tax year shown.

2025 and later years	0.1827	0.1803	0.1788	99.1704
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Taxpayers that use the composite method of Notice 88-100 should use 99.1704 percent to discount unpaid losses incurred in this line of business in 2015 and prior years and that are outstanding at the end of the 2025 taxable year.

Products Liability -- Claims-Made

Tax Year	Estimated Cumulative Losses Paid (%)	Estimated Losses Paid Each Year (%)	Unpaid Losses at Year End (%)	Discounted Unpaid Losses at Year End (%)	Discount Factors (%)
2015	4.5270	4.5270	95.4730	88.3407	92.5295
2016	16.0134	11.4865	83.9866	78.2423	93.1605
2017	45.1313	29.1179	54.8687	50.1953	91.4826
2018	39.2459	-5.8854	60.7541	56.9733	93.7768
2019	44.8357	5.5898	55.1643	52.2938	94.7965
2020	72.1615	27.3258	27.8385	25.6180	92.0236
2021	80.4448	8.2834	19.5552	17.6957	90.4915
2022	73.2957	-7.1491	26.7043	25.2019	94.3742
2023	87.4824	14.1866	12.5176	11.3200	90.4327
2024	87.7500	0.2677	12.2500	11.2403	91.7579

Taxpayers that do not use the composite method of Notice 88-100 should use the following factors to discount unpaid losses incurred in this line of business in the 2015 accident year and that are outstanding at the end of the tax year shown.

2025	0.2677	11.9823	11.1593	93.1310
2026	0.2677	11.7147	11.0768	94.5553
2027	0.2677	11.4470	10.9930	96.0341
2028	0.2677	11.1793	10.9078	97.5711
2029 and later years	0.2677	10.9117	10.8211	99.1704

Taxpayers that use the composite method of Notice 88-100 should use 95.1288 percent to discount unpaid losses incurred in this line of business in 2015 and prior years and that are outstanding at the end of the 2025 taxable year.

Products Liability – Occurrence

Tax Year	Estimated Cumulative Losses Paid (%)	Estimated Losses Paid Each Year (%)	Unpaid Losses at Year End (%)	Discounted Unpaid Losses at Year End (%)	Discount Factors (%)
2015	7.1936	7.1936	92.8064	85.5749	92.2080
2016	16.9555	9.7619	83.0445	77.1690	92.9249
2017	28.3624	11.4069	71.6376	66.9631	93.4748
2018	39.7945	11.4321	60.2055	56.5604	93.9455
2019	54.3906	14.5961	45.6094	42.7924	93.8236
2020	60.9060	6.5154	39.0940	36.9414	94.4937
2021	67.7760	6.8700	32.2240	30.6345	95.0674
2022	75.7119	7.9359	24.2881	23.1469	95.3014
2023	79.5966	3.8847	20.4034	19.6186	96.1535
2024	83.9430	4.3464	16.0570	15.5654	96.9385

Taxpayers that do not use the composite method of Notice 88-100 should use the following factors to discount unpaid losses incurred in this line of business in the 2015 accident year and that are outstanding at the end of the tax year shown.

2025	4.3464	11.7107	11.4442	97.7248
2026	4.3464	7.3643	7.2538	98.4990
2027 and later years	4.3464	3.0179	2.9929	99.1704

Taxpayers that use the composite method of Notice 88-100 should use 98.1163 percent to discount unpaid losses incurred in this line of business in 2015 and prior years and that are outstanding at the end of the 2025 taxable year.

Reinsurance -- Nonproportional Assumed Property

Tax Year	Estimated Cumulative Losses Paid (%)	Estimated Losses Paid Each Year (%)	Unpaid Losses at Year End (%)	Discounted Unpaid Losses at Year End (%)	Discount Factors (%)
2015	20.1003	20.1003	79.8997	77.2233	96.6502
2016	59.2833	39.1830	40.7167	39.0098	95.8079
2017	73.0867	13.8034	26.9133	25.7463	95.6639
2018	80.3675	7.2808	19.6325	18.8371	95.9487
2019	87.7278	7.3603	12.2722	11.7317	95.5959
2020	94.4454	6.7175	5.5546	5.1551	92.8065
2021	96.5143	2.0689	3.4857	3.1555	90.5250
2022	97.9468	1.4326	2.0532	1.7639	85.9122
2023	97.4560	-0.4909	2.5440	2.2885	89.9567
2024	97.0652	-0.3908	2.9348	2.7210	92.7154

Taxpayers that do not use the composite method of Notice 88-100 should use the following factors to discount unpaid losses incurred in this line of business in the 2015 accident year and that are outstanding at the end of the tax year shown.

2025	0.1836	2.7512	2.5816	93.8350
2026	0.1836	2.5675	2.4398	95.0234
2027	0.1836	2.3839	2.2956	96.2949
2028	0.1836	2.2003	2.1490	97.6687
2029 and later years	0.1836	2.0166	1.9999	99.1704

Taxpayers that use the composite method of Notice 88-100 should use 94.8999 percent to discount unpaid losses incurred in this line of business in 2015 and prior years and that are outstanding at the end of the 2025 taxable year.

Reinsurance -- Nonproportional Assumed Liability

Tax Year	Estimated Cumulative Losses Paid (%)	Estimated Losses Paid Each Year (%)	Unpaid Losses at Year End (%)	Discounted Unpaid Losses at Year End (%)	Discount Factors (%)
2015	3.4987	3.4987	96.5013	89.0482	92.2767
2016	23.2170	19.7183	76.7830	70.6610	92.0268
2017	43.7483	20.5313	56.2517	51.1450	90.9217
2018	38.9131	-4.8352	61.0869	56.8799	93.1131
2019	47.9298	9.0167	52.0702	48.7434	93.6108
2020	80.0315	32.1017	19.9685	17.1920	86.0957
2021	76.5053	-3.5292	23.4947	21.0366	89.5374
2022	78.1701	1.6649	21.8299	19.7112	90.2946
2023	80.0717	1.9015	19.9283	18.1249	90.9504
2024	79.8791	-0.1926	20.1209	18.6236	92.5584

Taxpayers that do not use the composite method of Notice 88-100 should use the following factors to discount unpaid losses incurred in this line of business in the 2015 accident year and that are outstanding at the end of the tax year shown.

2025	1.1246	18.9963	17.8025	93.7153
2026	1.1246	17.8717	16.9675	94.9407
2027	1.1246	16.7471	16.1186	96.2469
2028	1.1246	15.6225	15.2554	97.6499
2029 and later years	1.1246	14.4979	14.3776	99.1704

Taxpayers that use the composite method of Notice 88-100 should use 94.8307 percent to discount unpaid losses incurred in this line of business in 2015 and prior years and that are outstanding at the end of the 2025 taxable year.

Reinsurance -- Nonproportional Assumed Financial Lines

Tax Year	Estimated Cumulative Losses Paid (%)	Estimated Losses Paid Each Year (%)	Unpaid Losses at Year End (%)	Discounted Unpaid Losses at Year End (%)	Discount Factors (%)
2015	1.5423	1.5423	98.4577	92.6340	94.0850
2016	20.9273	19.3850	79.0727	74.6431	94.3980
2017	30.4705	9.5433	69.5295	66.2740	95.3179
2018	46.3043	15.8337	53.6957	51.4212	95.7641
2019	51.8464	5.5421	48.1536	46.6966	96.9743
2020	72.7869	20.9405	27.2131	26.3654	96.8851
2021	82.0967	9.3097	17.9033	17.4208	97.3044
2022	89.2630	7.1664	10.7370	10.4871	97.6728
2023	95.3692	6.1062	4.6308	4.5060	97.3057
2024	96.7995	1.4303	3.2005	3.1394	98.0930

Taxpayers that do not use the composite method of Notice 88-100 should use the following factors to discount unpaid losses incurred in this line of business in the 2015 accident year and that are outstanding at the end of the tax year shown.

2025	1.4303	1.7702	1.7499	98.8558
2026 and later years	1.4303	0.3399	0.3370	99.1704

Taxpayers that use the composite method of Notice 88-100 should use 98.8979 percent to discount unpaid losses incurred in this line of business in 2015 and prior years and that are outstanding at the end of the 2025 taxable year.

Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary and Theft)

Tax Year	Estimated Cumulative Losses Paid (%)	Estimated Losses Paid Each Year (%)	Unpaid Losses at Year End (%)	Discounted Unpaid Losses at Year End (%)	Discount Factors (%)
2015	55.6145	55.6145	44.3855	43.7565	98.5830
2016	89.3328	33.7182	10.6672	10.4913	98.3512

Taxpayers that do not use the composite method of Notice 88-100 should use the following factor to discount unpaid losses incurred in this line of business in the 2015 accident year and that are outstanding at the end of the tax year shown.

2017 and later years	5.3336	5.3336	5.2894	99.1704
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Taxpayers that use the composite method of Notice 88-100 should use 99.1704 percent to discount unpaid losses incurred in this line of business in 2015 and prior years and that are outstanding at the end of the 2017 taxable year.

Warranty

Tax Year	Estimated Cumulative Losses Paid (%)	Estimated Losses Paid Each Year (%)	Unpaid Losses at Year End (%)	Discounted Unpaid Losses at Year End (%)	Discount Factors (%)
2015	85.4101	85.4101	14.5899	14.4576	99.0932
2016	99.5388	14.1287	0.4612	0.4536	98.3512

Taxpayers that do not use the composite method of Notice 88-100 should use the following factor to discount unpaid losses incurred in this line of business in the 2015 accident year and that are outstanding at the end of the tax year shown.

2017 and later years	0.2306	0.2306	0.2287	99.1704
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Taxpayers that use the composite method of Notice 88-100 should use 99.1704 percent to discount unpaid losses incurred in this line of business in 2015 and prior years and that are outstanding at the end of the 2017 taxable year.

Workers' Compensation

Tax Year	Estimated Cumulative Losses Paid (%)	Estimated Losses Paid Each Year (%)	Unpaid Losses at Year End (%)	Discounted Unpaid Losses at Year End (%)	Discount Factors (%)
2015	21.8973	21.8973	78.1027	72.0853	92.2956
2016	43.4962	21.5989	56.5038	51.5168	91.1741
2017	56.0061	12.5099	43.9939	39.7677	90.3938
2018	63.5544	7.5482	36.4456	32.8244	90.0641
2019	68.9880	5.4337	31.0120	27.8968	89.9549
2020	73.9567	4.9687	26.0433	23.3552	89.6784
2021	76.0580	2.1013	23.9420	21.6287	90.3379
2022	77.6365	1.5785	22.3635	20.4004	91.2217
2023	80.1194	2.4828	19.8806	18.2395	91.7448
2024	81.3456	1.2262	18.6544	17.3094	92.7898

Taxpayers that do not use the composite method of Notice 88-100 should use the following factors to discount unpaid losses incurred in this line of business in the 2015 accident year and that are outstanding at the end of the tax year shown.

2025	1.2262	17.4281	16.3637	93.8922
2026	1.2262	16.2019	15.4021	95.0634
2027	1.2262	14.9757	14.4243	96.3185
2028	1.2262	13.7494	13.4301	97.6780
2029 and later years	1.2262	12.5232	12.4193	99.1704

Taxpayers that use the composite method of Notice 88-100 should use 95.3961 percent to discount unpaid losses incurred in this line of business in 2015 and prior years and that are outstanding at the end of the 2025 taxable year.

SECTION 4. DRAFTING INFORMATION

The principal author of this revenue procedure is Linda K. Boyd of the Office of Associate Chief Counsel (Financial Institutions & Products). For further information regarding this revenue procedure contact Ms. Boyd at (202) 317-6995 (not a toll free call).